

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

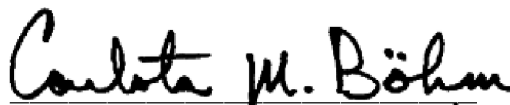
| | | |
|-----------------------------------|---|--------------------------|
| In Re: | : | Bankruptcy No.: 17-20303 |
| Michael N. Palm and Lee Ann Palm, | : | |
| Debtors | : | |
| Michael N. Palm and Lee Ann Palm, | : | Chapter 13 |
| Movant s | : | |
| | : | Related to Doc. No. 62 |
| v. | : | |
| Ronda J. Winnecour, Trustee, | : | |
| Respondent | : | |

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Debtors' Motion for Approval of Vehicle Loan filed on April 6, 2022. Based upon the foregoing, and for good cause shown, it is hereby ORDERED ADJUDGED and DECREED, that:

1. The Motion is GRANTED as provided by the terms of this Order. Debtors shall be authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
 - (a) The total amount of financing shall not exceed \$25,000; and
 - (b) The monthly payments made under the financing agreement shall not exceed \$500.00 per month.
2. To the extent that the Debtors secure financing for the purchase of a new vehicle, such payments shall be made through the Chapter 13 plan. Within 30 days of securing such financing, Debtors shall file:
 - (a) An amended Chapter 13 plan; and
 - (b) A report of financing (including details of automobile trade-in or sale, if applicable);
3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon filing of the report of financing (INCLUDING DETAILS OF AUTOMOBILE TRADE IN OR SALE, IF APPLICABLE), and pending confirmation of any amended plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the Postpetition Automobile Lender for the contract amount so long as sufficient supplemental funds are provided by the Debtors.
5. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the Postpetition Automobile Lender.
6. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 plan and shall proof of the same with the Court.



Carlota M. Böhm *dmr*
Chief United States Bankruptcy Court Judge

CONSENTED TO:

/s/Katherine M. DeSimone
Katherine M. DeSimone, Esquire; PA#42575
Office of the Chapter 13 Trustee
3250 U.S. Steel Tower
Pittsburgh, PA 15219
kdesimone@chapter13trusteedpa.com

/s/Shawn N. Wright
Shawn N. Wright, Esquire
Counsel for Debtors; PA#64103
7240 McKnight Road
Pittsburgh, PA 15237
(412) 920-6565
shawn@shawnwrightlaw.com

FILED
4/19/22 10:20 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Case Administrator to Mail to:

Debtor(s)
Counsel for Debtors
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

In re:
Michael N. Palm
Lee Ann Palm
Debtors

Case No. 17-20303-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 19, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
|--------|------------|

| | |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Michael N. Palm, Lee Ann Palm, 1337 Beverly Road, McKeesport, PA 15133-3607 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bnicholas@kmlawgroup.com |
| Jeffrey R. Hunt | on behalf of Creditor County of Allegheny jhunt@grblaw.com |
| Jennifer L. Cerce | on behalf of Creditor South Allegheny School District jlc@mbm-law.net |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Apr 19, 2022

Form ID: pdf900

Total Noticed: 1

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Debtor Michael N. Palm shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Joint Debtor Lee Ann Palm shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 9